

## CLAIMS

1. A method of targeting savings comprising:

5 providing a request format to a user to target savings deposits, the request format being a part of a debit statement a financial institution provides to the user;

composing a request to target savings deposits using the request format, the request including data the user designates; and

10 sending the request format to the financial institution.

15 2. The method of claim 1 wherein the data the user designates includes a total dollar amount of money to be saved.

20 3. The method of claim 1 wherein the data the user designates includes a target date by which a total dollar amount of money is to be saved.

4. The method of claim 1 wherein the data the user designates includes a dollar amount for one or more periodic savings deposits the user pays to the financial institution.

25 5. The method of claim 1 wherein the data the user designates includes one or more purposes for which money is to be saved.

6. The method of claim 2 wherein the data the user designates includes a target date by which the total dollar amount of money is to be saved.

20 7. The method of claim 6 wherein the data the user designates includes a dollar amount for one or more periodic savings deposits the user pays to the financial institution to save the total dollar amount.

30 8. The method of claim 7 wherein the data the user designates includes one or more purposes for which the total dollar amount of money is to be saved.

9. The method of claim 1 wherein the debit statement includes at least one targeted savings plan the financial institution offers to the user.

5 10. The method of claim 1 further comprising providing at least one targeted savings plan to the user in response to the request to target savings deposits.

11. The method of claim 10 wherein the at least one targeted savings plan is part of a debit statement the financial institution provides to the user.

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12. The method of claim 10 wherein the at least one targeted savings plan includes a total dollar amount of money to be saved.

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13. The method of claim 12 wherein the at least one targeted savings plan includes a target date by which the total dollar amount of money is to be saved.

14. The method of claim 10 wherein the at least one targeted savings plan includes a dollar amount for one or more periodic savings deposits the user pays to the financial institution.

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15. The method of claim 14 wherein the at least one targeted savings plan includes a rate of return the financial institution pays on a balance of the one or more periodic savings deposits.

16. The method of claim 15 wherein the financial institution pays the rate of return periodically.

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17. The method of claim 15 wherein the rate of return includes at least one of a fixed rate of return and a variable rate of return.

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18. The method of claim 14 wherein the at least one targeted savings plan includes a designation of one or more types of securities the financial institution purchases with the one or more periodic savings deposits.

19. The method of claim 18 wherein the financial institution uses a portion of the periodic savings deposits to purchase one type of security and one or more other portions of the periodic savings deposits to purchase one or more other types of securities.

5 20. The method of claim 10 further comprising receiving at the financial institution an acceptance from the user of the at least one targeted savings plan.

10 21. The method of claim 14 further comprising receiving at the financial institution the one or more periodic savings deposits the user pays to the financial institution according to the at least one targeted savings plan.

22. The method of claim 14 wherein a portion of at least one of the periodic savings deposits includes a debit payment.

15 23. The method of claim 14 further comprising increasing a balance of the periodic savings deposits the financial institution holds, the financial institution paying a rate of return on the balance.

24. The method of claim 23 wherein the financial institution pays the rate of return periodically.

20 25. The method of claim 23 wherein the rate of return includes at least one of a fixed rate of return and a variable rate of return.

26. The method of claim 14 further comprising reporting at least a balance of the one or more periodic savings deposits the financial institution holds for the user.

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27. The method of claim 26 wherein the balance is reported in a debit statement the financial institution provides to the user.

28. The method of claim 27 wherein the debit statement includes a target date by which a total 30 dollar amount of money is to be saved.

29. The method of claim 27 wherein the debit statement includes a dollar amount required for the next periodic savings depositing.

30. The method of claim 27 wherein the debit statement includes a rate of return the financial institution pays on the balance of the one or more periodic savings deposits.

5 31. The method of claim 27 wherein the debit statement includes a balance of one or more outstanding periodic savings deposits the user has not paid the financial institution according to the at least one targeted savings plan.

10 32. The method of claim 31 wherein the debit statement includes one or more options for the user to remit the one or more outstanding periodic savings deposits.

33. The method of claim 7 further comprising redeeming a balance of the one or more periodic savings deposits the user pays to the financial institution.

15 34. The method of claim 33 wherein redeeming the balance of the one or more periodic savings deposits includes redeeming the balance when the balance equals the total dollar amount of money to be saved.

20 35. The method of claim 33 wherein redeeming the balance of the one or more periodic savings deposits includes redeeming the balance when the target date for saving occurs.

36. The method of claim 33 wherein redeeming the balance of the one or more periodic savings deposits includes redeeming the balance in response to a request from the user.

25 37. The method of claim 1 wherein the debit statement includes one or more of a credit card statement, a mortgage statement and a brokerage account statement.

38. A network-implemented system of targeting savings comprising:   
at least one customer computing device operatively coupled to a network for operation by at least one user;  
at least one central bank computing device operatively coupled to the network for operation by at least one financial institution, each of the central bank computing device and the customer computing device being configured and arranged to establish a communications and data exchange link with one another through the network;  
the central bank computing device being programmed to transmit to the customer computing device a request format for the user to target savings deposits, the request format being a part of a debit statement the financial institution provides to the user;  
the central bank computing device being programmed to receive the request format the customer computing device transmits to the central bank computing device, the request format being composed by the user using the customer computing device and including data the user designates; and  
the central bank computing device being further programmed to receive the request format with a debit payment to the financial institution the customer computing device transmits to the central bank computing device.

39. The system of claim 38 wherein the data the user designates includes a total dollar amount of money to be saved.

40. The system of claim 38 wherein the data the user designates includes a target date by which a total dollar amount of money is to be saved.

41. The system of claim 38 wherein the data the user designates includes a dollar amount for one or more periodic savings deposits the user pays to the financial institution.

42. The system of claim 38 wherein the data the user designates includes one or more purposes for which money is to be saved.

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The system of claim 39 wherein the data the user designates includes a target date by which the total dollar amount of money is to be saved.

44. The system of claim 43 wherein the data the user designates includes a dollar amount for one or more periodic savings deposits the user pays to the financial institution to save the total dollar amount.

5 45. The system of claim 44 wherein the data the user designates includes one or more purposes for which the total dollar amount of money is to be saved.

46. The system of claim 38 wherein the debit statement includes at least one targeted savings plan the financial institution offers to the user.

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47. The system of claim 38 further comprising the central bank computing device being programmed to transmit to the customer computing device at least one targeted savings plan in response to receipt of the request format.

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48. The system of claim 47 wherein the at least one targeted savings plan is part of a debit statement the financial institution provides to the user.

49. The system of claim 30 wherein the at least one targeted savings plan includes a total dollar amount of money to be saved.

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50. The system of claim 49 wherein the at least one targeted savings plan includes a target date by which the total dollar amount of money is to be saved.

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51. The system of claim 47 wherein the at least one targeted savings plan includes a dollar amount for one or more periodic savings deposits the user pays to the financial institution.

52. The system of claim 51 wherein the at least one targeted savings plan includes a rate of return the financial institution pays on a balance of the one or more periodic savings deposits.

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53. The system of claim 52 wherein the financial institution pays the rate of return periodically.

54. The system of claim 53 wherein the rate of return includes at least one of a fixed rate of return and a variable rate of return.

55. The system of claim 51 wherein the at least one targeted savings plan includes a designation of one or more types of securities the financial institution purchases with the one or more periodic savings deposits.

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56. The system of claim 51 wherein the financial institution uses a portion of the periodic savings deposits to purchase one type of security and one or more other portions of the periodic savings deposits to purchase one or more other types of securities.

10 57. The system of claim 47 further comprising the central bank computing device being programmed to receive an acceptance of the at least one targeted savings plan the user transmits to the central bank computing device using the customer computing device.

15 58. The system of claim 51 further comprising the customer computing device being programmed to transmit instructions to the central bank computing device to cause the one or more periodic savings deposits to be paid to the financial institution according to the at least one targeted savings plan.

59. The system of claim 58 further comprising the central bank computing device being programmed to receive the instructions the customer computing device transmits.

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60. The system of claim 58 wherein a portion of at least one of the periodic savings deposits includes a debit payment.

25 61. The system of claim 51 further comprising the central bank computing device being programmed to increase a balance of the periodic savings deposits the financial institution holds by a rate of return.

62. The system of claim 61 wherein the rate of return is paid periodically.

30 63. The system of claim 61 wherein the rate of return includes at least one of a fixed rate of return and a variable rate of return.

64. The system of claim 51 further comprising the central bank computing device being programmed to transmit a statement to the customer computing device to report at least a balance of the periodic savings deposits the financial institution holds.

5 65. The system of claim 64 wherein the statement includes a target date by which a total dollar amount of money is to be saved.

66. The system of claim 64 wherein the statement includes a dollar amount required for the next periodic savings deposit.

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67. The system of claim 64 wherein the statement further includes a rate of return the financial institution pays on the balance of the one or more periodic savings deposits.

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68. The system of claim 64 wherein the statement includes a balance of one or more outstanding periodic savings deposits the user has not paid the financial institution according to the at least one targeted savings plan.

69. The system of claim 68 wherein the statement includes one or more options for the user to remit the one or more outstanding periodic savings deposits.

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70. The system of claim 51 further comprising the central bank computing device being programmed for redeeming the balance of the one or more periodic savings deposits to the user.

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71. The system of claim 70 wherein redeeming the balance of the one or more periodic savings deposits includes redeeming the balance when the balance equals the total dollar amount of money to be saved.

72. The system of claim 70 wherein redeeming the balance of the one or more periodic savings deposits includes redeeming the balance when the target date for saving occurs.

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73. The system of claim 70 wherein redeeming the balance of the one or more periodic savings deposits includes redeeming the balance in response to a request from the user.

74. The system of claim 38 the debit statement includes one or more of a credit card statement, a mortgage statement and a brokerage account statement.

75. A method of targeting savings comprising:

5 providing a request format to a user to target savings deposits, the request format being a part of a debit statement a financial institution provides to the user in an electronic form using computing means configured to access and to establish a communications link with a network;

composing a request to target savings deposits using the request format, the request including data the user designates; and

10 sending the request format to the financial institution.

76. The method of claim 75 wherein the network includes a network the user can access and establish a communications link with using computing means.

15 77. The method of claim 76 wherein the computing means is selected from the group of devices including an Internet appliance, a mainframe computer, a personal computer, a laptop computer, a personal digital device, a mobile communications device, a workstation, an interconnected group of computers and any combination thereof.

20 78. The method of claim 75 wherein sending the request format to the financial institution includes the user sending the request format to the financial institution using computing means configured to access and to establish a communications link with the network.

25 79. A method of targeting savings comprising:

providing a request format to a user configured to target savings deposits, the request format being a part of a statement a financial institution provides to the user;

composing a request to target savings deposits using the request format, the request including data the user designates; and

30 sending the request format to the financial institution.

80. The method of claim 79 wherein the statement includes one of a credit card account statement, a mortgage account statement, a brokerage account statement, a checking account statement and a savings account statement.

5 81. The method of claim 79 wherein the statement includes targeted savings data related to one or more targeted savings efforts.

10 82. The method of claim 81 wherein the request format is further configured as a payment coupon to identify payment of one or more periodic targeted savings deposits toward the one or more targeted savings efforts.

83. The method of claim 82 wherein the payment coupon is further configured to identify payment to an account for which the statement issues.

15 84. The method of claim 81 wherein the targeted savings data includes at least one of a target dollar amount of money to be saved, a purpose for saving a target dollar amount of money, a target date by which a target dollar amount of money is to be saved, an amount of a periodic targeted savings deposit, a balance of periodic targeted savings deposits paid and a rate of return on a balance of periodic targeted savings deposits paid.

20 85. The method of claim 84 further including one or more design icons configured to represent the balance of periodic targeted savings deposits relative to a target dollar amount of money to be saved.

25 86. The method of claim 85 wherein the one or more design icons include one of a meter design icon, a gauge design icon, a thermometer design icon, a pie design icon and combinations thereof.

87. The method of claim 85 wherein the one or more design icons include a design icon configured to represent an item to be purchased when the balance of periodic targeted savings deposits paid equals the total dollar amount of money to be saved.

30 88. The method of claim 81 wherein the targeted savings data includes one or more periodic targeted savings deposits paid toward one or more targeted savings efforts, and wherein the one or

more periodic targeted savings deposits paid are represented in the statement as one or more account transactions.

89. The method of claim 79 wherein the data the user designates includes one or more of a target

5 dollar amount of money to be saved, a target date by which a target dollar amount of money is to be saved, a dollar amount for one or more periodic targeted savings deposits, and a purpose for which money is to be saved

90. The method of claim 79 further comprising the financial institution providing to the user at

10 least one targeted savings plan configured in response to the user's request to target savings deposits.

91. The method of claim 90 wherein the at least one targeted savings plan identifies one or more

of a target dollar amount of money to be saved, a target date by which a target dollar amount of money is to be saved, a dollar amount for one or more periodic targeted savings deposits, a purpose for which 15 money is to be saved, and a rate of return on a balance of periodic targeted savings deposits.

92. The method of claim 91 further comprising receiving at the financial institution the one or

more periodic targeted savings deposits the user pays.

20 93. The method of claim 92 further comprising the financial institution increasing a balance of the one or more periodic targeted savings deposits by paying a rate of return on the balance.

94. The method of claim 92 further comprising the financial institution reporting at least a balance of the one or more periodic targeted savings deposits.

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95. The method of claim 92 further comprising redeeming a balance of the one or more periodic targeted savings deposits to the user when the balance equals a target dollar amount of money to be saved.

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